

Fill in this information to identify your case:

Debtor 1	Man Drell McGill		
	First Name	Middle Name	Last Name
Debtor 2	Vontresia Shontell McGill		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number: (If known)			

- Check if this is a modified plan, and list below the sections of the plan that have been changed.
- Pre-confirmation modification
- Post-confirmation modification

District of South Carolina

Chapter 13 Plan

5/19

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

\$4,800.00 per Month for 60 months

Insert additional lines if needed.

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

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2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply:

- The debtor will make payments pursuant to a payroll deduction order.
 The debtor will make payments directly to the trustee.
 Other (specify method of payment): _____

2.3 Income tax refunds.

Check one.

- The debtor will retain any income tax refunds received during the plan term.
 The debtor will treat income refunds as follows:

2.4 Additional payments.

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

3.1 Maintenance of payments and cure or waiver of default, if any.

Check all that apply. Only relevant sections need to be reproduced.

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
 3.1(a) The debtor is not in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor.

Name of Creditor

Home Point Financial Corporation

Pennymac Loan Services

Collateral

305 Heritage Forest Drive Blythewood, SC 29016

1362 Afton Way Fort Mill, SC 29708

Insert additional claims as needed.

- 3.1(c)** The debtor elects to make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with the Operating Order of the Judge assigned to this case and as provided in Section 8.1. In the event of a conflict between this document and the Operating Order, the terms of the Operating Order control.
- 3.1(d)** The debtor proposes to engage in loss mitigation efforts with _____ according to the applicable guidelines or procedures of the Judge assigned to this case. Refer to section 8.1 for any nonstandard provisions, if applicable.

Insert additional claims as needed

- 3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in

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Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

Insert additional claims as needed

3.2 Request for valuation of security and modification of undersecured claims. Check one.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below are being paid in full without valuation or lien avoidance.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall satisfy its liens at the earliest of the time required by applicable state law, order of this Court, or upon completion of the payment of its allowed secured claim in this case.

Name of Creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
Ally Financial	2016 GMC Yukon	\$35,357.00	6.25%	\$612.00 (or more)
Bmw Financial Services	2017 BMW X6	\$69,679.00	6.25%	\$1,356.00 (or more)

Disbursed by:
 Trustee
 Debtor

Disbursed by:
 Trustee
 Debtor

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

Choose the appropriate form for lien avoidance

Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided

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Usa Service Finance	4,500.00 S.C. Code Ann. § 15-41-30(A)(3)	
Househol d Goods	\$1,048.00 \$0.00)	\$4,500.00 \$0.00 100%

Use this for avoidance of liens on co-owned property only.

Name of creditor and description of property securing lien	Total equity (value of debtor's property less senior/unavoi dable liens)	Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt equity (Debtor's equity less exemption)	Estimated lien	Amount of lien not avoided(to be paid in 3.2 above)	Amount of lien avoided
CACH, LLC							
305 Heritage Forest Drive Blythewo od, SC 29016	\$350,000. 00	\$350,000.0 0	0.00 None	\$0.00	\$2,483.39	\$0.00	100%

Insert additional claims as needed.

3.5 Surrender of collateral.

Check one.



None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$____ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$____ or less.

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4.4 Priority claims other than attorney's fees and those treated in § 4.5.

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.

Check box below if there is a Domestic Support Obligation.

Domestic Support Claims. 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$ _____ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

- None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified. *Check one*

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- The debtor estimates payments of less than 100% of claims.
 The debtor proposes payment of 100% of claims.
 The debtor proposes payment of 100% of claims plus interest at the rate of **6.25%**.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

- None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. *Check one.*

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

- The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows:

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Name of creditor	Total amount to be paid on the claim	Interest rate (if applicable)
Dept of Ed/Navient	\$ 0.00	0%

Specify the amount and frequency of payments and whether disbursed by the trustee or the debtor.

Debtor will pay monthly as indicated on Schedule J, directly to creditor, but if these claims are filed by any other entity than listed in the schedules and plan, debtor will be responsible to notify the Trustee, or Trustee may make disbursements on the claim pursuant to 5.1 above.

Provide a brief statement of the basis for separate classification and treatment.

This class discrimination is fair pursuant to 11 U.S.C. §1322 (b) (1), as the debt to this creditor represents a significant portion of the total general unsecured debt; the estimated payments to the remainder of the pool of unsecured creditors without priority is likely to be lower if the Debtor included the debt in the pool to be paid *pro rata* by the Trustee. Debtor agrees that if she signs a certification of plan completion, she will be certifying that all contractual payments that came due to this creditor have been made through the date of certification.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.



None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.



Assumed items. Current installment payments will be disbursed directly by the debtor, as specified below, subject to any contrary court order or rule. Prepetition arrearage payments will be disbursed by the trustee unless otherwise ordered.

Name of Creditor	Description of leased property or executory contract	Current installment payment	Estimated amount of arrearage through month of filing or conversion	Estimated monthly payment on arrearage to be disbursed by the trustee
Bryan and Cheryl Walker	305 Heritage Forest Drive, Blythewood, SC 29016	\$2,000.00	\$0.00	\$0.00
Service Payment Plan, Inc.	Auto Warranty	\$430.00	\$0.00	\$0.00

(or more)

(or more)

Insert additional claims as needed.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor as stated below:

Check the applicable box:

- Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

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- Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

- None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

8.1 (a) Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

8.1 (b) Dept of Ed/Nelnet is being treated pursuant to non-standard language contained in 5.3 herein.

Part 9: Signatures:

9.1 Signatures of debtor and debtor attorney

The debtor and the attorney for the debtor, if any, must sign below.

X /s/ Man Drell McGill

Man Drell McGill

Signature of Debtor 1

Executed on June 18, 2019

X /s/ Vontresia Shontell McGill

Vontresia Shontell McGill

Signature of Debtor 2

Executed on June 18, 2019

X /s/ Eric S. Reed

Eric S. Reed 7242

Signature of Attorney for debtor DCID#

Date June 18, 2019

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

**United States Bankruptcy Court
District of South Carolina**

In re **Man Drell McGill
Vontresia Shontell McGill**

Debtor(s)

Case No. **19-03259**
Chapter **13**

CERTIFICATE OF SERVICE

I hereby certify that on June 18, 2019, a copy of The Chapter 13 Plan was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

See attached mailing matrix.

/s/ Eric S. Reed
**Eric S. Reed 7242
Reed Law Firm, P.A.
220 Stoneridge Drive, Ste 301
Columbia, SC 29210
803-726-4888Fax:803-726-4887**

Case 19-03259-hb
District of South Carolina
Spartanburg
Tue Jun 18 14:08:24 EDT 2019

Ally Financial
Attn: Bankruptcy Dept
Po Box 380901
Bloomington MN 55438-0901

Bmw Bank Of North Amer
Attn: Bankruptcy
Po Box 3608
Dublin OH 43016-0306

(p)BMW FINANCIAL SERVICES
CUSTOMER SERVICE CENTER
PO BOX 3608
DUBLIN OH 43016-0306

Bryan and Cheryl Walker
305 Heritage Forest Drive
Elythewood SC 29016-7183

CACH, LLC
c/o Edward Overcash Jr.
33 Villa Road, Ste 401
Greenville SC 29615-3037

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City UT 84130-0285

Capital One
Po Box 30281
Salt Lake City UT 84130-0281

Capital One Na
Attn: Bankruptcy
Po Box 30285
Salt Lake City UT 84130-0285

Citibank North America
Citibank Corp/Centralized Bankruptcy
Po Box 790034
St Louis MO 63179-0034

Citibank/The Home Depot
Attn: Recovery/Centralized Bankruptcy
Po Box 790034
St Louis MO 63179-0034

Comenity Bank/Ann Taylor
Attn: Bankruptcy Dept
Po Box 182125
Columbus OH 43218-2125

Comenity Bank/Express
Attn: Bankruptcy
Po Box 182125
Columbus OH 43218-2125

Comenity Bank/Kay Jewelers
Attn: Bankruptcy Dept
Po Box 182125
Columbus OH 43218-2125

Comenity Bank/Pottery Barn
Attn: Bankruptcy
Po Box 182125
Columbus OH 43218-2125

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus OH 43218-2125

Credit First National Association
Attn: Bankruptcy
Po Box 81315
Cleveland OH 44181-0315

Dept of Ed / Navient
Attn: Claims Dept
Po Box 9635
Wilkes Barr PA 18773-9635

Deptartment Store National Bank/Macy's
Po Box 8218
Mason OH 45040-8218

FHA c/o
US Dept of Housing & Urban Development
451 7th Street, SW
Washington DC 20410-0002

Fingerhut
Attn: Bankruptcy
Po Box 1250
Saint Cloud MN 56395-1250

Halcyon Real Estate Services LLC
7210 Broad River Road Ste I
Irmo SC 29063-8150

Gretchen D. Holland
Ch. 13 Trustee Office
20 Roper Corners Circle, Suite C
Greenville, SC 29615-4889

Home Point Financial Corporation
Attn: Correspondence Dept
11511 Luna Road; Suite 200
Farmers Branch TX 75234-6451

IRS
PO Box 7346
Philadelphia PA 19101-7346

Kohls/Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City UT 84130-0285

Longcreek Plantation Property
c/o McCabe, Trotter & Beverly, PC
PO Box 212069
Columbia SC 29221-2069

Man Drell McGill
1362 Afton Way
Fort Mill, SC 29708-0221

RISE Credit Attn: Bankruptcy Po Box 101808 Fort Worth TX 76185-1808	Receivables Management Corporation Attn: Bankruptcy Po Box 50685 Columbia SC 29250-0685	Eric S Reed Reed Law Firm, PA 220 Stoneridge Dr., Suite 301 Columbia, SC 29210-8018
SC DEPARTMENT OF REVENUE PO BOX 12265 Columbia SC 29211-2265	(p) SC DEPARTMENT OF EMPLOYMENT AND WORKFORCE PO BOX 8597 COLUMBIA SC 29202-8597	Service Payment Plan, Inc. 303 East Wacker Drive, Ste 230 Chicago IL 60601-5231
Synch/Rooms To Go Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Synch/hhggreg Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Synchb/thomasville Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060
Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Synchrony Bank/Banana Republic Attn: Bankruptcy Po Box 105972 Atlanta GA 30348-5972
Synchrony Bank/Lowes Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Synchrony Bank/TJX Attn: Bankruptcy Po Box 965060 Orlando FL 32896-5060	Thomasville Furniture PO Box 960061 Orlando FL 32896-0061
US Trustee's Office Strom Thurmond Federal Building 1835 Assembly St. Suite 953 Columbia, SC 29201-2448	US ATTORNEYS OFFICE JOHN DOUGLAS BARNETT ESQ 1441 MAIN STREET STE 500 Columbia SC 29201-2897	US Department of Veteran Affairs PO Box 3978 Portland OR 97208-3978
US Department of Veterans Affairs PO Box 8079 Philadelphia PA 19101-8079	USDA PO BOX 66827 Saint Louis MO 63166-6827	USA Service Finance 1104 Paris Road Box 4 Mayfield KY 42066-3328
YORK COUNTY PO BOX 116 York SC 29745-0116		

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BMW Financial Services
Attn: Bankruptcy Department
Po Box 3608
Dublin OH 43016

SC EMPLOYMENT SECURITY COMMISSION
PO BOX 995
Columbia SC 29202

End of Label Matrix

Mailable recipients	54
Bypassed recipients	0
Total	54